Sl. No.	Name of the Bank	Address
5.	Banque Nationale de paris	'Hansalaya' Barakhamba Road, New Delhi.
6.	Bank of Tokyo	Jeevan Vihar 3, Sansad Marg, New Delhi.
7.	Citi Bank NA	Jeevan Bharati Sansad Marg, New Delhi.
8.	Deutsche Bank	Tolstoy House Tolstoy Marg, New Delhi.
9.	Hong Kong Bank**	ECE House K.G. Marg, New Delhi.
10.	Sanwa Bank	Mercantile House 15, K.G. Marg, New Delhi.
11.	Standard Chartered Bank	Sansad Marg, New Delhi.

**Bank has two branches in Delhi.

राज्यों को केन्द्रीय सरकार से ऋण

3756. **श्री गोपालसिंह जी० सोलंकी :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या केन्द्रीय सरकार ने विभिन्न राज्यों को ऋण दिए हैं ;

(ख) यदि हां, तो कौन-कौन से राज्यों को ऋण दिए गए हैं और प्रत्येक राज्य को कितनी-कितनी राशि के ऋण दिए गए हैं; और

(ग) इनमें से कितनी राशि का ऋण नवें वित्त आयोग के अनुरोध पर दिया गया है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति): (क) और (ख) वित्त मंत्रालय ने विभिन्न राज्य सरकारों को योजना के लिए केन्द्रीय सहायता के प्रति ऋण तथा लघु बचत संग्रहणों के प्रति ऋण उपलब्ध कराया है। उपर्युक्त के रूप में 1991-92 तथा 1992-93 के दौरान वित्त मंत्रालय द्वारा राज्यों को उपलब्ध कराए गए ऋणों को दर्शाने वाला विवरण अनुपत्र में दिया गया है [देखिए परिशिष्ट सं० CLXVIII, अनुपत्र संख्या 52]

(ग) नवें वित्त आयोग के अनुरोध पर किसी भी राज्य सरकार को कोई ऋण उपलब्ध नहीं कराया गया है।

Report on Bank Credit Norms

3757. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news items which appeared in the Hindustan Times on 13th August, 1993 if so, whether Government have received this Report on Banking Credit norms which was looking into the working capital requirements of industry;

(b) whether it is a fact that the credit disbursal of the banks especially towards working capital requirements of Industry is not adequate in India;

(c) whether it is also a fact that the spread between the deposit ratio and interest ratio in India was quite high as compared to other developed countries like U.S.A. and U.K. etc.; and

(d) what steps Government have taken so far to bring out qualitative changes in the functioning of banks in the coming years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Yes Sir. Indian Banks' Association (IBA) has reported that the news item in the Hindustan Times of 13th August, 1993 was based on the proceedings of a meeting between the bankers and the Federation of Indian Chambers of Commerce and Industry (FICCI), JV Shetty Committee on Consortium Lending, Jilani Committee on Revised Method of Lending in place of the present cash credit system and the Reserve Bank of India (RBI) Inhouse Group (Vaz Group) to examine the guidelines issued to banks on lending discipline, have been referred to in the news item. IBA has further reported that reports of these Committees have not yet been released.

(b) The need-based finance are provided by the banks to its borrowers based on the economic viability and the technical feasibility of the proposals.

(c) It is presumed that the reference has been made to the spread available to the Banks between the interest rates offered on deposits and interest rate on deployment of funds, namely, the interest rate spread. The interest rate spread of banks in India and the countries like USA and UK is not comparable. The spread between the cost of funds and return of funds in the banking system has to provide for the cost of mobilising deposits and servicing the deployment of assets. The banking system is characterised by a large number of borrowal and deposits accounts and the costs of servicing these accounts are high. In this context the spread referred to is considered to be reasonable.

(d) In the process of implementing Narasimaham Committee recommendations on financial sector reforms and Goiporia Committee recommendations on customer services, RBI and Government have taken series of steps e.g. banks' assets classification, provisioning and capital adequacy norms, reinforcement of internal machinery of banks to redress customers grievances.

Reservation in Promotion

@3758. SHRI ANAND PRAKASH GAUTAM: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Hon'ble Supreme Court delivered a judgement on 19-8-90 in Writ Petition No. 847/87 in the matter of "Syndicate Bank SC/ST Employees Association V/S UOI", upholding reservation in promotion by selection method upto the highest level of officers cadre; and

(b) if so, whether the Judgement has been implemented in letter and spirit, if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTRY OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) Hon'ble Supreme Court delivered a judgement, on 10th August, 1990 in the Writ Petition No. 847/87 filed by Syndicate Bank SC/ST Employees' Association Versus Union of India and Others directing that public sector banks should provide reservations for SC/ST employees in promotions within their Officers Cadre (Group A), even when these posts are filled on the basis of selection, with retrospective effect i.e. from the date reservations were introduced in promotions in public sector banks and for all grades of officers. Later, however, the Hon'ble Supreme Court was pleased to clarify the Order dated 10th August, 1990 through its Order dated 1st April, 1991 restricting the application of its Judgement of 10th August, 1990 to the SC/ST employees of Syndicate Bank only and not to other banks. Syndicate Bank has reported that it has since implemented the judgement.

©Previously Unstarred Question No. 3273, transferred from 19-8-93.